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U.S. OFFICE OF PERSONNEL MANAGEMENT

Recruiting, Retaining and Honoring a World-Class Workforce to Serve the American People

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Reorganization Life Events Reservist America's Veteran A New Day

WHAT'S NEW AT OPM

Feb 10, 2010
Federal agencies in the Washington, DC, area are CLOSED.
[more](#)

Plan to Improve the Administration and Oversight of Recruitment,
[more](#)

Request for Data on Recruitment, Relocation, and Retention Incentives

BROWSE BY AUDIENCE

Job Seekers

- USAJOBS
- Veterans' Information
- Student Opportunities
- Scholarship for Service

Federal Employees

- Insurance Programs
- Child Care Subsidy Program
- Leadership Training
- Federal Holidays

Operating Status

Featured Sites

- Recovery@OPM
- Recovery.gov
- USAJOBS
 - Recovery Jobs
 - Jobs@OPM
- Telework
- Salaries and Wages
- Health Insurance
- Retirement Benefits
- Forms
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- Veterans' Information
- HealthierFeds
- H1N1 Flu Info

News & Events

- News Releases
- Media Center
- Event Calendar

About OPM

- Director John Berry
- Inspector General
- Congressional Relations
- No FEAR Act Data

Select Insurance Programs...

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Insurance Operations

Quality Benefits for the Federal Family

Main Health Dental Vision Life Flexible Spending Accounts Long Term Care Videos Contact Us Help

NEW

- Managing My Own Health [More](#)
- Benefits Open Season Video [More](#)

Life Events

New / Prospective Employees

- What benefits are available?
- How much do I pay for coverage?
- Am I eligible?



Federal Employees

- When is the next Open Season?
- How do I find a plan?



Retirees / Survivors

- Do my premiums change now that I'm retired?
- How do I find a plan?



Benefits Officers

- Where can I get benefit information to distribute?
- What resources are available to me?



Quick Links

- Compare Health Plans
- Compare Dental and/or Vision Plans
- Flexible Spending Calculator
- Federal Benefits *FastFacts*
- Agency Contact Information

Health Dental Vision Life Flexible Spending Accounts Long Term Care

Across the bottom of the insurance benefit page are links to health (FEHB), dental/vision (FEDVIP), life (FEGLI), flexible spending (FSA) and long term care (LTC)



Quality Benefits for the Federal Family

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New / Prospective Employees

As a Federal employee, you may be able to enroll in health, dental, vision and life insurance, flexible spending accounts, and apply for long term care insurance. You can find information about each program by clicking on one of the links below. Each section includes common questions to help guide you to the information you need.



GUIDE ME...

Choose a program to begin:

Health

Federal employees, retirees and survivors can choose coverage from the widest selection of health plans in the country.

Dental

Eligible employees and annuitants can choose among 4 nationwide and 3 regional dental plans. Nationwide plans also offer international coverage.

Vision

Eligible employees and annuitants can choose among 3 nationwide vision plans. Nationwide plans also offer international coverage.

Life

We offer the largest group life insurance program in the world, covering employees, retirees and family members.

Flexible Spending Accounts

Eligible employees can choose to enroll in up to three different flexible spending accounts during Open Season.

Long Term Care

Most Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and their qualified relatives are eligible to apply for insurance coverage under the FLTCIP.

Program Quick Links

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HEALTH

Federal Employees Health Benefits

The Federal Employees Health Benefits Program can help you and your family meet your health care needs. You can choose from among Consumer-Driven and High Deductible Health Plans (CDHPs) for catastrophic risk protection with higher deductibles, health savings/reimbursable accounts and lower premiums, or Fee-for-Service (FFS) plans, and their Preferred Provider Organizations (PPO), or Health Maintenance Organizations (HMO) if you live (or sometimes if you work) within the area serviced by the plan.

We compare the costs, benefits, and features of different plans. We chose the different benefits based on your requests, differences among plans, and simplicity. However, we urge you to consider other factors, in addition to service and cost, and provider availability when choosing a health plan.

The [plan brochures](#) show you what services and supplies are covered under each plan of coverage. Review the brochures carefully. The brochures are formatted to ensure they are all alike. You can get brochures from the health plans or your human resource office. When it comes to your health care, the best surprise is no surprise.

[Benefits Administration Letter 09-202: Assistance for certain employees who are eligible for Temporary Continuation of Coverage \(TCC\) based on Public Law 111-5](#) [40 KB]

The American Recovery and Reinvestment Act (ARRA) of 2009, enacted February 17, 2009,

For the most up-to-date health plan info, click here.

For accurate biweekly premium info, click here.

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HEALTH

Premiums

Adobe Acrobat PDF Files (full sets of rate charts)

In addition to the biweekly and monthly premiums, you can also find the total premiums, the amount the government pays, and the change in your portion of the premium compared to last year. Note: Non-U.S. Postal Rates apply to enrollees who are not employed by the U.S. Postal Service. U.S. Postal Rates apply to enrollees who are employed by the U.S. Postal Service.

HMO (Regional Plans with Specific Service Areas)

- [Non-U.S. Postal Rates](#) [3.9 MB File]
- [U.S. Postal Rates](#) [2.23 MB File]

FFS (Fee-for-Service/Nationwide Plans)

- [Non-U.S. Postal Rates](#) [16 KB File]
- [U.S. Postal Rates](#) [79 KB File]

Be sure to click on the Non - US Postal Rates for the correct premium info.

The American Recovery and Reinvestment Act (ARRA) of 2009 Temporary Continuation of Coverage Premiums

The American Recovery and Reinvestment Act (ARRA) of 2009, enacted February 17, 2009,

Non-Postal Premium Rates for the Federal Employees Health Benefits Program													
Health Management Organizations (HMO)		2009 Total		2010 Biweekly premium rates				2009 Total		2010 Monthly premium rates			
Plan - Option - Enrollment Code		Biweekly Premium		Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	Monthly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	
Alabama Aetna HealthFund													
CDHP Self	221	161.92	194.30	145.73	48.57	8.09	350.83	420.98	315.74	105.24	17.53		
CDHP Family	222	372.41	463.67	347.75	115.92	22.82	806.89	1004.62	753.47	251.15	49.43		
HDHP Self	224	123.71	138.01	103.51	34.50	3.57	268.04	299.02	224.27	74.75	7.74		
HDHP Family	225	270.93	302.24	226.68	75.56	7.83	587.02	654.85	491.14	163.71	16.96		
Alaska Aetna HealthFund													
CDHP Self	221	161.92	194.30	145.73	48.57	8.09	350.83	420.98	315.74	105.24	17.53		
CDHP Family	222	372.41	463.67	347.75	115.92	22.82	806.89	1004.62	753.47	251.15	49.43		
HDHP Self	224	123.71	138.01	103.51	34.50	3.57	268.04	299.02	224.27	74.75	7.74		
HDHP Family	225	270.93	302.24	226.68	75.56	7.83	587.02	654.85	491.14	163.71	16.96		
Arizona Aetna HealthFund													
CDHP Self	221	161.92	194.30	145.73	48.57	8.09	350.83	420.98	315.74	105.24	17.53		
CDHP Family	222	372.41	463.67	347.75	115.92	22.82	806.89	1004.62	753.47	251.15	49.43		
HDHP Self	224	123.71	138.01	103.51	34.50	3.57	268.04	299.02	224.27	74.75	7.74		
HDHP Family	225	270.93	302.24	226.68	75.56	7.83	587.02	654.85	491.14	163.71	16.96		
Arizona Aetna Open Access													
High Self	WQ1	197.12	224.29	167.61	56.68	7.40	427.09	485.96	363.16	122.80	16.03		
High Family	WQ2	492.84	542.32	376.04	166.28	26.00	1067.82	1175.03	814.75	360.28	56.34		
Arizona Health Net of Arizona, Inc.													
High Self	A71	194.78	210.30	157.73	52.57	3.88	422.02	455.65	341.74	113.91	8.41		
High Family	A72	492.99	532.36	376.04	156.32	15.89	1068.15	1153.45	814.75	338.70	34.43		
Standard Self	A74	176.29	192.20	144.15	48.05	3.98	381.96	416.43	312.32	104.11	8.62		
Standard Family	A75	446.63	486.44	364.83	121.61	9.95	967.70	1053.95	790.46	263.49	21.57		
Arizona Humana CoverageFirst													
CDHP Self	DB1	140.25	169.32	126.99	42.33	7.27	303.88	366.86	275.15	91.71	15.74		
CDHP Family	DB2	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		
Arizona UnitedHealthcare Insurance Company, Inc.													
HDHP Self	E91	140.91	151.17	113.38	37.79	2.56	305.31	327.54	245.66	81.88	5.55		
HDHP Family	E92	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		
HDHP Self	E93	140.91	151.17	113.38	37.79	2.56	305.31	327.54	245.66	81.88	5.55		
HDHP Family	E94	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		
HDHP Self	E95	140.91	151.17	113.38	37.79	2.56	305.31	327.54	245.66	81.88	5.55		
HDHP Family	E96	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		
HDHP Self	E97	140.91	151.17	113.38	37.79	2.56	305.31	327.54	245.66	81.88	5.55		
HDHP Family	E98	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		
HDHP Self	E99	140.91	151.17	113.38	37.79	2.56	305.31	327.54	245.66	81.88	5.55		
HDHP Family	E00	322.60	380.96	285.72	95.24	14.59	698.97	825.41	619.06	206.35	31.61		

Sample of the HMO products available. These are listed alphabetically by state. Be cautious when selecting an HMO because your service area may be limited.

Non-Postal Premium Rates for the Federal Employees Health Benefits Program											
Fee-for-Service Plans (FFS)		2009 Total	2010 Biweekly premium rates				2009 Total	2010 Monthly premium rates			
Plan - Option - Enrollment Code		Biweekly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment	Monthly Premium	Total Premium	Gov't Pays	Empl. Pays	Change in empl. payment
APWU Health Plan											
High Self	471	197.87	205.78	154.34	51.44	1.97	428.72	445.86	334.40	111.46	4.28
High Family	472	447.40	465.30	348.98	116.32	4.47	969.37	1008.15	756.11	252.04	9.70
CDHP Self	474	155.40	155.40	116.55	38.85	.00	336.70	336.70	252.53	84.17	.00
CDHP Family	475	349.60	349.60	262.20	87.40	.00	757.47	757.47	568.10	189.37	.00
Association Benefit Plan											
High Self	421	212.30	225.04	167.61	57.43	.79	459.98	487.59	363.16	124.43	1.71
High Family	422	489.05	518.39	376.04	142.35	5.86	1059.61	1123.18	814.75	308.43	12.70
Blue Cross and Blue Shield Service Benefit Plan											
Standard Self	104	225.84	248.42	167.61	80.81	10.63	489.32	538.24	363.16	175.08	23.02
Standard Family	105	517.14	561.10	376.04	185.06	20.48	1120.47	1215.72	814.75	400.97	44.38
Blue Cross and Blue Shield Service Benefit Plan											
Basic Self	111	170.66	186.02	139.52	46.50	3.84	369.76	403.04	302.28	100.76	8.32
Basic Family	112	399.66	435.66	326.75	108.91	9.00	865.93	943.93	707.95	235.98	19.50
Foreign Service Benefit Plan											
High Self	401	193.61	211.03	158.27	52.76	4.36	419.49	457.23	342.92	114.31	9.44
High Family	402	478.51	512.01	376.04	135.97	10.02	1036.77	1109.36	814.75	294.61	21.72
GEHA Benefit Plan											
High Self	311	247.15	247.15	167.61	79.54	-11.95	535.49	535.49	363.16	172.33	-25.90
High Family	312	537.90	562.10	376.04	186.06	.72	1165.45	1217.88	814.75	403.13	1.56
Standard Self	314	137.10	148.10	111.08	37.02	2.75	297.05	320.88	240.66	80.22	5.96
Standard Family	315	311.58	336.54	252.41	84.13	6.24	675.09	729.17	546.88	182.29	13.52
GEHA High Deductible Health Plan											
HDHP Self	341	175.76	175.76	131.82	43.94	.00	380.81	380.81	285.61	95.20	.00
HDHP Family	342	401.44	401.44	301.08	100.36	.00	869.79	869.79	652.34	217.45	.00
Mail Handlers Benefit Plan											
Standard Self	454	215.52	244.23	167.61	76.62	16.76	466.96	529.17	363.16	166.01	36.31
Standard Family	455	481.22	558.94	376.04	182.90	54.24	1042.64	1211.04	814.75	396.29	117.53
Mail Handlers Benefit Plan Consumer Option											

This is a sampling of the fee-for-service programs available to everyone - everywhere.

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DENTAL

Introduction

The Federal Employee Dental and Vision Benefits Enhancement Act of 2004 provided OPM the opportunity to establish arrangements under which supplemental dental benefits are made available to Federal employees, retirees, and their dependents.

Dental benefits are available to eligible Federal and Postal employees, retirees, and their eligible family members on an enrollee-pay-all basis. This Program allows dental insurance to be purchased on a group basis which means competitive premiums and no pre-existing condition limitations. Premiums for enrolled Federal and Postal employees are withheld from salary on a pre-tax basis.

Enrollment takes place during the annual Federal Benefits Open Season in November and December. New and newly eligible employees can enroll within the 60 days after they become eligible.

Eligible individuals can enroll in a dental plan. They may enroll in a plan for Self Only, Self plus one, or Self and Family coverage. Eligible family members include an enrollee's spouse and unmarried dependent children under the age of 22, or if age 22 or older, incapable of self-support. The rules for family members' eligibility are the same as they are for the Federal Employees Health Benefits (FEHB) Program.

Employees must be eligible for the FEHB Program in order to be eligible to enroll in Federal Employees Dental/Vision Program (FEDVIP). It does not matter if they are actually enrolled in FEHB - eligibility is the key. Annuitants do not have to be [eligible](#) or enrolled in the FEHB Program



BENEFEDS Home

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Official Enrollment Website for the Federal Employees Dental and Vision Insurance Program (FEDVIP)

Learn About the FEDVIP

[Where do I start on the BENEFEDS website?](#)

[Read All About the FEDVIP](#)

Go to the U.S. Office of Personnel Management's (OPM) FEDVIP Website.

[Get Answers to Frequently Asked Questions \(FAQs\)](#)

Read these FAQs about the FEDVIP and the BENEFEDS website.

[Use the U.S. Office of Personnel Management's \(OPM\) Plan Comparison Tool](#)

Use the tool on OPM's website to compare rates and benefits for the FEDVIP plans.

Current FEDVIP Enrollees - Login to View or Make Changes

Note: If you've already enrolled in a FEDVIP plan and you have experienced a [Qualifying Life Event \(QLE\)](#) that allows a change, login here.

BENEFEDS User ID:

BENEFEDS Password:

Login

[Forgot User ID?](#) | [Forgot Password?](#)

Note: Your BENEFEDS User ID and BENEFEDS Password are unique to the BENEFEDS system. [More >>](#)

Useful Tools

[Review This Checklist Before Enrolling](#)

View the Top 10 Checklist of Facts You Need to Know Before Enrolling.

[View 2009/2010 FEDVIP Plans and Rates](#)

Need to Enroll Outside of Open Season?



Newly Hired / Newly Eligible Federal or U.S. Postal Service Employees: If it is within 60 days after your hire / eligibility date, please click the "Enroll - New Hires / QLEs Only" button below to register and enroll.

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FLEXIBLE SPENDING ACCOUNTS

Federal Flexible Spending Account Program (FSAFEDS)

If you're an employee who works for an Executive branch agency or an agency that has adopted the Federal Flexible Benefits Plan ("FedFlex"), you can elect to participate in the Federal Flexible Spending Account Program (FSAFEDS).

FSAFEDS offers three different flexible spending accounts (FSAs): a health care flexible spending account, a limited expense health care flexible spending account, and a dependent care flexible spending account.

Eligible employees can enroll in FSAFEDS each year during the Federal Benefits Open Season (the November/December timeframe). Open Season enrollments are effective January 1 of the following year. Current enrollees must remember to enroll each year to continue participating in FSAFEDS. Enrollment does NOT carry forward year to year.

New and newly eligible employees who wish to enroll in this program must do so within 60 days after they become eligible, but before October 1 of the calendar year.

For further information, visit www.FSAFEDS.com or call 1-877-372-3337. TTY 1-800-952-0450.

To enroll in a health or dependent care FSA, you must do so through www.fsafeds.com or by calling 877.372.3337



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LONG TERM CARE

Federal Long Term Care Insurance Program (FLTCIP)

OPM Awards New Long Term Care Insurance Contract

The U.S. Office of Personnel Management has signed a contract with John Hancock Life and Health Insurance Company to provide insurance for the Federal Long Term Care Insurance Program's second 7-year contract term.

- [Read the OPM News Release](#)
- [Learn more about this change by reading the New FLTCIP Contract Frequently Asked Questions](#)

NEW - Benefits Administration Letter 09-901 UPDATED  [86 KB]: Federal Long Term Care Insurance Program Changes

Important information on changes that are taking place in the Federal Long Term Care Insurance Program (FLTCIP), effective October 1, 2009. These include a Special Decision Period available only to current FLTCIP enrollees due to the availability of new plan features and the implementation of a premium rate increase for some enrollees.

The Federal Long Term Care Insurance Program (FLTCIP) provides long term care insurance to help pay for costs of care when enrollees need help with activities they perform every day, or you have a severe cognitive impairment, such as Alzheimer's disease.

For more information about the FLTCIP, please contact Long Term Care Partners at 1(800)582-3337, or visit the website at www.ltcfed.com.

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LIFE

Federal Employees' Group Life Insurance

The Federal Government established the Federal Employees' Group Life Insurance (FEGLI) Program on August 29, 1954. It is the largest group life insurance program in the world, covering over 4 million Federal employees and retirees, as well as many of their family members.

Most employees are eligible for FEGLI coverage. FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance and your payroll office deducts premiums from your paycheck unless you waive the coverage. In addition to the Basic, there are three forms of Optional insurance you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic -- you must take action to elect the options.

The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends

Featured Questions

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[Who is my beneficiary?](#)

[When is the next FEGLI Open Season?](#)

[How do I contact FEGLI?](#)

Booklets

[FE 76-21: FEGLI Booklet for Federal Employees](#)

[FE 76-20: FEGLI Booklet for Postal Service Employees](#)

[RI 76-12: Information for Retirees and their Families](#)

[FEGLI Handbook](#)

Federal Employees' Group Life Insurance Program

The FEGLI calculator is easy to use and provides you coverage options and associated premiums.

FEGLI Calculator

and conveniently:

- Determine the face value of various combinations of FEGLI coverage.
- Calculate the premiums for the various combinations of coverage, and see how choosing different Options can change the amount of life insurance and the premiums.
- See how the life insurance carried into retirement will change over time.




Instructions:

Enter the information below and click on the Calculate button to get a report on those choices. You may want to look at your paystub or [the FEGLI code on a Notification of Personnel Action \(SF 50\)](#) and model the actual FEGLI coverage you currently have. You can then change your choices to see what difference the change(s) would make on the coverage and premiums. You will also be able to make a second calculation to see what would happen to this insurance coverage following retirement.

Click on the help buttons for more information on the coverage that you are choosing.

Your name (optional):	<input type="text"/>
Your current annual Basic Pay: Help	<input type="text"/> (e.g., 43589 — with no commas or \$ sign)
Your present age:	Under 35 <input type="button" value="v"/>
How are you paid?	Bi-Weekly <input type="button" value="v"/>

Convert 



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Calculators



Uniformed Services

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TF: Our documents are best viewed with Microsoft® Internet Explorer 5.0 or higher, Netscape Navigator 4.70 or higher, Firefox 1.5 or higher, Mozilla 1.7 or higher or Safari 1.2 or higher.



TSP Features for Civilians

[Table of Contents](#)

Features contains basic information about the Thrift Savings Plan. Select a topic to link to the corresponding section.

- > [The Thrift Savings Plan](#)
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- > [Glossary of Terms](#)

**DLA HUMAN RESOURCES**

Your Human Resource

[NSPS Transition to GS](#)[Pandemic Influenza](#)[Forms](#)[Helpful Links](#)[Employee Bulletins](#)[Automated Tools](#)[HR Mission](#)[Human Capital Program](#)[Telework](#)

From our DLA HR website, click on the *DLA & DHRA Serviced Employees* link for additional benefit information, including our “Benefit Overview for New Employees”.



[Prospective Employees](#)

Looking for an exciting and meaningful career with the Defense Logistics Agency? This area will provide you with information on our mission, career fields, job announcements, and hiring process and hiring programs.

News & Announcements

■ The DLA version of eOPF will be unavailable beginning February 11th at 6:00 p.m. Eastern time through February 16th at 6:00 a.m. Eastern time. On February 16th the DLA version of eOPF will be available for view only. No further updates will be made to the DLA version. On February 22nd the Federal version of the eOPF will be available with all updates. For more information about this change, please see the information located on the [eOPF web page](#).

■ We want to improve our Human Resources website and your feedback is important to us. Please give us your input by taking our short [survey](#).

■ The DLA Training Center is excited to announce the availability of SkillSoft courses and Books 24X7 to all DLA employees through the DLA Learning Management System (LMS). Job aids to assist you in accessing SkillSoft Courses

[DLA and DHRA Serviced Employees](#) or [DoD Serviced Employees](#)

Are you already a DLA serviced employee or a military member assigned to DLA? Are you looking for information about promotion, insurance, retirement, and other HR programs and processes available to you? Use the appropriate link above for the answers.

[Enter the DLA Training Center](#)

The DLA Training Center (DTC) provides educational development and delivery services for the DLA and can provide a wide range of services for the larger Federal community. DTC also manages the DLA Corporate Intern Program.



DLA HUMAN RESOURCES

Your Human Resources Connection

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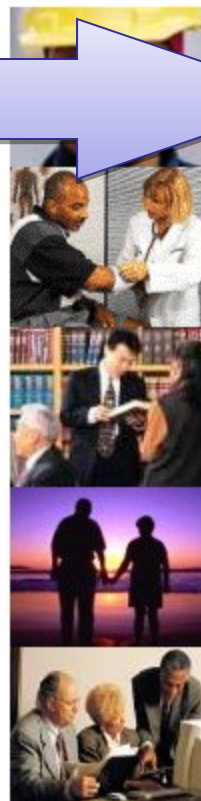
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DLA HUMAN RESOURCES

Your Human Resources Connection

Automated Tools

Also from our DLA HR website, click the Automated Tools link to find several easy to use online options to help you with your benefits, plus more.

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DLA Training Center

Please Note: The DLA Human Resources Center (DHRC) is the custodian of human resources related records, both in paper and electronic form, required to administer programs as governed by the Office of Personnel Management (OPM). Employees may view records pertaining to their career through two on-line applications, the HR Self Service (MyBiz/MyWorkplace) and the Electronic Official Personnel Folder (EOPF). If there are questions regarding the content of those records please contact your servicing [Human Resources team](#).

[Automated Staffing Program \(ASP\)](#)

ASP is the Defense Logistics Agency's automated staffing program. The program will allow you to create and edit your resume, apply for DLA vacancies, and check on the status of the applications you submit.

[Customer Service Unit \(CSU\)](#)

Provides civilian personnel data to supervisors and managers of the employees in their organization only.

[Defense Civilian Personnel Data System \(DCPDS\)](#)

Department of Defense Human Resources (HR) information system to process personnel actions and maintain workforce data.

[Electronic Official Personnel Folder \(EOPF\)](#)

Human Resource offices are required to maintain a file of personnel action related documents for every active civilian employee. If you are a civilian employee serviced for Human Resource programs by the Defense Logistics Agency, an account has been established for you and you may access it through this program.

[Employee Benefits Information System \(EBIS\)](#)

The Employee Benefits Information System (EBIS) is the latest automated tool created to provide 24 hour access to information you need about programs such as health benefits, life insurance, retirement, and the Thrift Savings plan.

[HR Self Service \(My Biz/My Workplace\)](#)

An exciting new web-based Oracle Self Service application within the Defense Civilian Personnel Data System (DCPDS) that allows you to access and view your personnel information 24 hours a day/7 days a week.